OCT 16 2001 TECH CENTER 2100 PATENT & TRADEMARK OFFICE

FORM PTO-1449 (Modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. SOLIS-002B1	SERIAL NO. 09/923,145
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) (37 CFR 1.98(b))	APPLICANT Kenneth P. Carroll et al.	
	FILING DATE 08/06/01	GROUP 2165

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
NDR		6,070,153	05/30/00	Simpson	705	36	
NDR		5,970,479	10/19/99	Kalina	705	37	
NDR		5,768,740	07/28/98	Fernandez-Holmann	705	35	
NDR		5,297,026	03/22/94	Hoffman	705	14	
NDR		5,233,514	08/03/93	Ayyoubi et al.	705	14	
NDR		5,202,826	04/13/93	McCarthy	705	14	
NDR		5,117,355	05/26/92	McCarthy	705	14	
NDR		4,941,090	07/10/90	McCarthy	705	14	
NDR		Re 36,116	02/23/99	McCarthy	705	16	

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION YES	TRANSLATION NO
NDR	WO	9838562	03.09.98	PCT				
NDR	WO	9404979	03.03.94	PCT				

OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

	NDR	CardFAX, "High Fidelity," 19 May 1994
	NDR	Credit Card News, "Fidelity Forges a Link Between Mutual Funds and Credit Cards," 1 June 1994
	NDR	Fickenscher, L., American Banker, Vol. CLXIII, No. 32, p. 15, "N.J. Bank to offer Card That Boosts College Savings," 14 July 1998
	NDR	Kane, L., Medical Economics, Vol. 74, No. 22, pp. 36-41, "10 Simple Rules for Successful Investing," 10 November 1997.
	NDR	Laing, R., "Cybermall Rats," Finance Week, pp. 80-81, October 16, 1998

EXAMINER Nikolus D. Rosen DATE CONSIDERED November 19, 2004

EXAMINER: Initial citation considered. Draw line through citation if not in conformation and not considered. Include copy of this form with next communication to applicant.

STETINA BRUNDA GARRED & BRUCKER
75 Enterprise, Suite 250
Aliso Viejo, CA 92656
(949) 855-1246

\PATENTS\VABUT02A.681